

Customer Service Representative / back-up Teller

First National Bank of Northfield has an opening for a *Customer Service Representative / backup Teller*. In this position you will be responsible for providing excellent customer service and building relationships with our customers. Job duties include assessing customer needs, opening new accounts, maintaining account information, and being a back-up to the Teller area. Must be comfortable with extensive customer contact and have sales experience.

Please **apply in person** (329 Division Street or 1611 Honey Locust Drive), **online** at www.merchantsbank.com/about/careers, or **e-mail** NLMessenger@merchantsbank.com with a cover letter and resume or to request an application. *Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.*

Job Summary:

Proactively provides assistance to customers in determining products and services which best meet their needs. Is fully knowledgeable of all bank deposit products and services. Assist customers in retail product selections by profiling, presenting features and benefits, and asking for the sale. Represents the Bank in a manner that maintains and expands business relationships, enhances the Bank's image and contributes to growth. Responsible for sales and servicing of the cash management services of the Bank.

This position will provide back-up support to the Teller area. The Teller role is considered one of our most critical front-line customer contact positions, as our customers have direct contact with tellers for 85% of all their banking transactions. Tellers are responsible for all cash-related transactions, in addition to transactions involving paper documents. The position requires good basic, general knowledge of all banking operations.

Customer Service Representative Job Functions:

- Must be able to assess the needs of the customer and determine how to best meet the customers' needs when opening new checking, savings, CDs, and IRA accounts, as well as account services.
- Refer customers to other retail divisions, i.e. loan, mortgage, investment, etc.
- Perform all new account functions.
- Complete all necessary forms to ensure accurate opening and closing of accounts. Comply with all CSR policies and procedures.
- Respond to all customers inquires and forwards any appropriate requests to other departments.
- Complete necessary documentation for any account maintenance changes and ensures that the change is completed. Follow maintenance and closed account procedures for all types of deposit accounts.
- Complete the entire IRA process including sales and on-going maintenance.
- Accept and process check orders for all checking accounts.
- Disseminate information regarding legal issues, to protect customers and retailers against fraud.
- Accurately submit all customer forms on Mernet such as address changes, debit cards, privacy codes, etc.
- Cross-Sell additional bank products and services.
- Responsible to update central file information when working with account portfolios & compliance regulated forms.
- Call customers regarding promotions and CD renewals. Make follow up and courtesy calls.

- Open/Close/Maintain Safe Deposit Boxes.
- Order/Cash Savings Bonds.
- Continually work with other Cash Management staff to continue training education and new products.
- Responsible for sales and servicing of cash management services such as, ACH, Deposit on demand, Positive Pay, Debit Blocks & Filters and other appropriate products and services.
- Active and willing participant in all marketing and promotional activities.
- Willing to work trade shows and promotional events on evenings and weekends.
- Cross sell with the minimum goal being 3 products per account/relationship.
- Decision solution penetration of 20% or better.
- Work to meet established goal regarding credit card balance transfers.
- Make outside calls with a business development specialist or key person per quarter and participate in one partnership banking visits with an approved business customer per year (in applicable markets).
- Be involved in community activities to actively promote the bank.
- Review the daily overdraft report to proactively catch your customers before they default
- Be proficient and able to assist customers on the systems including internet banking products, bill pay, e statements, mobile banking, telephone banking and anything else the customer may need assistance with.
- Collecting Privacy Codes/Security word – Email addresses, cell numbers.

Back-up Teller Job Functions:

Tellers play a vital role in providing service. For many customers, tellers are their primary contact with the bank. Customer Service is measured by the degree to which the teller provides excellent service to customers and maintains constructive relationships with co-workers to ensure a more positive working atmosphere.

Adheres to Bank customer service standards described in Service Plus and Welcome Home as follows:

- Acknowledges customers' presence promptly with a "come on in" feeling, using a desk connector to help facilitate conversations, is aware of their surroundings and engaged in what is occurring.
- Sets aside their other work when customers approach
- Exchanges a greeting, smiles, and calls the customer by his/her name at least two or more times during the interaction
- Listens carefully to the customers' requests, makes eye contact, clarifies facts and summarizes needs
- Demonstrates enthusiasm in handling customers' transactions
- Explains banking procedures to customers in understandable terms avoiding Bank jargon
- Assists customers in the completion of bank forms, tickets, etc.
- Thanks the customer by name for their business and offers further assistance
- Anticipates customer traffic and plans accordingly to ensure customers are served promptly and efficiently
- Seeks assistance and guidance from co-workers in a timely and polite manner to avoid abrupt interruptions
- Refrains from conversations on the phone or with other employees when serving customers
- Cooperates with others and is effective in establishing working relationships
- Offers hospitality to waiting customers

Work Habits:

Specific skills demonstrating work habits include:

- Complies with audit regulations concerning the security of the teller window, computer terminal, and branch location
- Processes transactions efficiently and accurately and has less than 2 teller mitek errors per month
- Does not hold up “cut off” times for item processing at the end of the day
- Uses the computer terminal correctly to verify the account status
- Keeps money counted down and places excess cash in a secured second drawer
- Develops speed in balancing the teller window
- Maintains a neat and organized work area by conducting daily clean sweeps
- Keeps to a minimum the number of times the teller window is closed to strap currency, review transactions, assist others, etc
- Projects a well groomed and professional appearance in conjunction with “all dressed up”
- Adheres to bank policy on absenteeism and the establish work hours
- Does not accept personal phone calls or allow other distractions which can be handled after customers leave the office
- Avoids excessive non business related emails (internal and external)
- Avoids excessive personal cell phone, texting, and internet usage
- Cooperates with other staff members and responds to supervisory guidance and direction, asked good questions, listens and does the appropriate detective work to either help themselves or our customers. Provides the process, expectations and an explanation of the “next steps”
- Assumes additional responsibilities such as ATM, cash items, vault, etc.
- Adheres to bank guidelines on handling CTR transactions, Reg E, and overall compliance

Dependability:

Specific skills demonstrating dependability include:

- Performs duties independently, accurately within the established guidelines
- Organizes time to complete duties without sacrificing service to customers
- Stays focused under pressure
- Arrives to work as scheduled
- Accepts accountability
- Adapts well to change
- Flexible to changing needs, such as staffing needs for the Branch
- Is confidential (Internal and External)
- Is a team player
- Employee will be expected to contribute to a positive working environment through words and actions
- Employee will be expected to greet internal and external customers in a friendly and outgoing manner.
- Employee will be expected to take responsibility to insure that internal and external customers receive outstanding service.
- Employees will be expected to complete compliance assignments as needed.
- Regular and dependable attendance is an essential function of the job.
- Adherence to compliance with laws concerning financial institutions and completion of compliance courses as required for job description.
- Performs any and all other duties, as assigned. Accepts request to cross-train for additional duties.

Physical Working Conditions:

Inside working environment, low noise level. No environmental hazards or chemicals. Constant use of equipment, including, but not limited to, use of phones, fax machine, copier, coin machine, adding machine, and computer. Standing for extended periods, walking between units. Lifting and carrying of coin not in excess of 35 lbs. Average ability in manual dexterity, finger dexterity, and motor coordination. Able to speak, see, and hear.

Mental Demands/Skill Requirements:

- Good finger dexterity and manual dexterity.
- Above-average ability or aptitude in the areas of reasoning, intelligence, and clerical perception.
- High school diploma or equivalent.
- At least one-year retail sales and banking experience preferred.
- Basic math skills (addition, subtraction, multiplication, and division.)
- Attention to detail.
- Ability to follow established guidelines and procedures.
- Proven sales ability with the ability to identify customer needs and cross-sell products and services effectively.
- Good customer service skills, high degree of tact, professionalism and courteous image.
- Strong communication and interpersonal skills as well as organizational and motivational skills.

Relationships:

Will have extensive customer and co-worker contact; must conduct self in a manner that will create a positive impression for the Bank. Responsible to Personal Banking Manager for fulfillment of functions, responsibilities, and authority and for their proper interpretation.